

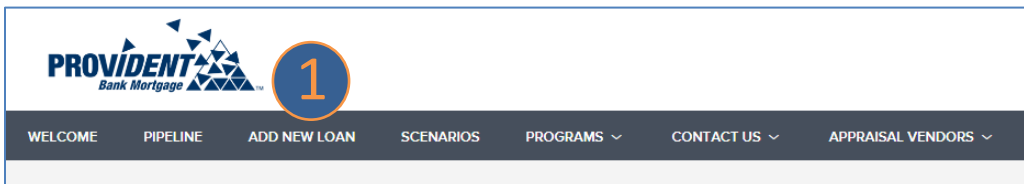


PBM Issued Loan Estimate

Rev. 8/7/2018

PBM Issued Loan Estimate:

- Request for PBM to issue the Loan Estimate using Quick Register.
1. Click on **ADD NEW LOAN**.
 2. In the pop- up window, select the loan officer and loan processor that will be assigned to the loan.
 3. Click **Next**.



The image shows a pop-up window titled 'Register Wholesale Loan'. The window has a close button in the top right corner. Below the title is the heading 'Choose Contacts'. There are two sections: 'LOAN OFFICER' and 'LOAN PROCESSOR'. Each section has two dropdown menus: 'Organization' and 'User Name'. In the 'LOAN OFFICER' section, the 'Organization' dropdown is set to 'GOLDCOAST FUNDING GROUP' and the 'User Name' dropdown is set to 'tpolo351 Tester'. In the 'LOAN PROCESSOR' section, the 'Organization' dropdown is set to 'GOLDCOAST FUNDING GROUP' and the 'User Name' dropdown is set to 'tpoproc351 Tester'. There are three circular callouts with numbers: '1' is positioned above the 'ADD NEW LOAN' button in the previous image, '2' is positioned to the right of the 'User Name' dropdowns in both sections, and '3' is positioned to the right of the 'Next' button. At the bottom of the window are two buttons: 'Cancel' and 'Next'.

PBM Issued Loan Estimate:

1. Select **Initial Loan Estimate Issued By**.
2. Click **Next**.
3. Click **Skip** to proceed to the 1003/Loan Information page.

Register Wholesale Loan

Initial Loan Estimate Issued By

Lender

Broker

Back Cancel Next

Register Wholesale Loan

Import Loan Data From FNM 3.2 File

Drop Here to Upload or Click to Browse

Back Cancel Skip

PBM Issued Loan Estimate:

1. The **1003/Loan Information** page will be displayed.
 2. Click on the **Register** button.
 3. Enter the required information in the **Guideline Errors** pop up.
 4. Click **Update**.
- *Your request will be processed and a loan number will be assigned*

1003 / Loan Information

Please enter the Base Loan Amount, Appraised Value and Property Zip, State, County then click on the Borrower Info Tab to complete required fields for loan registration.

Select Borrower Pair
 2

The income / assets of a person other than the Borrower will be used.
 The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount Decision FICO

Guideline Errors

! Please correct the guideline violations below to proceed 3

FIELD ID	DESCRIPTION	
1109	Trans Details Loan Amt is required field	<input type="text" value="\$250,000.00"/>
14	Subject Property State is required field	<input type="text" value="CA"/>
15	Subject Property Zip is required field	<input type="text" value="92506"/>
1821	Subject Property Est Value is required field	<input type="text" value="\$325,000.00"/>
4000	Borrower First Name is required field	<input type="text" value="PBM Issued LE"/>
4002	Borrower Last Name is required field	<input type="text" value="Test"/>
65	Borr SSN is required field	<input type="text" value="...--8888"/> <input type="button" value="👁"/>
13	Subject Property County is required field	<input type="text" value="Riverside"/>

4

PBM Issued Loan Estimate:

1. On the **Loan Info** screen, enter the Term Months, Due in Months, Application Date and ALL fields under Section II. Property Information and purpose of Loan.
2. Enter Borrower Mailing Address in Section III of **Borrower Info** screen.
3. Click the **Save** button at the top right and your request will be processed.

The screenshot shows the 'Loan Info' screen. A blue circle with the number '1' highlights the 'Amortization Term Months' field, which contains the value '360'. Other fields include 'Due in Months' (360), 'Interest Only Months' (empty), 'Amortization Type' (Select One), and 'Loan Program' (FNMA Conf Fixed 30). On the right, 'Documentation Type' is a dropdown menu set to 'Select One', 'Application Date' is '08/01/2018', and 'Estimated Closing Date' is 'MM / DD / YYYY'. Below this is Section II, 'Property Information and Purpose of Loan', with a blue circle and '1' highlighting the 'Address' field containing '3756 Central Ave'. Other fields in this section include 'City' (Riverside), 'State' (California), 'ZIP' (92506), 'County' (Riverside), 'Property Type' (Detached), 'Number of Units' (1), 'Year Built' (1988), 'Purpose of Loan' (Purchase), 'Property Will Be' (Primary), 'Purchase Price' (\$325,000.00), 'Estimated Value' (\$325,000.00), and 'Appraised Value' (\$325,000.00).

The screenshot shows the 'Borrower Mailing Address' section. A blue circle with the number '2' highlights the 'Add Mailing Address' button. There is also a 'Copy from Present Address' button.

The screenshot shows the 'Save' and 'Next' buttons. A blue circle with the number '3' highlights the 'Save' button.

NOTE: Application Date must be entered to set the LO Compensation Plan

PBM Issued Loan Estimate:

1. On the left click on **Product, Pricing & Lock**.
2. Click on **Search Product & Pricing**.
3. Enter the required information.
(Required fields are marked with a **red asterisk***, some of which will be filled with data from the loan file).
4. Click the Target **Rate** radio button and enter an interest rate.
5. Click the **Search Product & Pricing**.

LOAN SUMMARY

- 1003
- Loan Info
- Borrower Info
- Employer History
- Income & Expenses
- Assets & Liabilities
- Transaction Details
- Information for Government Monitoring
- Comments

PRODUCT PRICING & LOCK 1

Product, Pricing & Lock

Product Details

This loan does not have a loan program selected.
Simply select the "Search Product & Pricing" button to continue.

Search Product & Pricing 2

Search Product and Pricing 3

Eligibility and Pricing Criteria

1 * Representative Credit Score: 740

* Loan Type: Conventional

Special Products: Select

* Loan Documentation Type: (F) Full Documentati

* Loan Purpose: Purchase

2 * Purchase Price: \$325,000.00

* Appraised Value: \$325,000.00

* Term Months: 360

* Amortization Type: Fixed Rate

3 * Base Loan Amount: \$250,000.00

MI, MIP, FF Financed: \$

* Total Loan Amount: \$250,000.00

LTV: 76.92 / CLTV

* Subject Property State: California

* Postal Code: 92506

* Number of Units: 1

* Property Type: Detached

* Occupancy Type: Primary

Front End DTI: Back End DTI: Total Monthly Income: \$

4 * Impound Waiver: No

Self-Employed: No

Prepayment Penalty: No

12mo. Housing Payment History: Yes

Interest Only: No

Lender Paid MI: No

Lender Fee Waiver: No

1st Time Home Buyer: No

* LO Compensation Paid By: Lender

* Target: Rate (selected) 4.750 % 4

Channel: Wholesale

5 Cancel Search Product & Pricing

PBM Issued Loan Estimate:

1. Click an eligible program **Details** button to view the product detail.
2. To select a different rate or program, click the **Back to Results** button.
3. Click on the (+) to expand the rates and click on **Details** for the desired rate or program.
4. Click the **Float** button to apply the interest rate without locking the loan or click the **Request Lock**** button to apply the interest rate and request a rate lock at the same time.

Search Product and Pricing

Search Results

Change Search

Filters

Target Price
 Target Rate

Lock Period: 30 days

Apply Filter

Eligible Ineligible

Program Name	Rate	Price	Price (\$)	Payment	
+ CalHFA Conv Fixed 30	4.750	100.000		1304.00	Details
+ CalPlus w/ ZIP 3% Zero Int Rate Fixed 30	5.500	100.000		1419.00	Details
+ CalPlus w/ ZIP 4% Zero Int Rate Fixed 30	5.875	100.000		1479.00	Details
+ FNMA Conf Fixed 30	4.750	100.860	2150.00	1304.00	Details
+ FHLMC Conf Fixed 30	4.750	100.860	2150.00	1304.00	Details
+ Enhanced II Fixed 30	4.750	97.360	-6600.00	1304.00	Details
+ Enhanced II Interest Only Fixed 30	4.750	98.235	-4412.50	1304.00	Details

Product Details

Back to Results

FNMA Conf Fixed 30

FNMA Conf Fixed 30 Guide

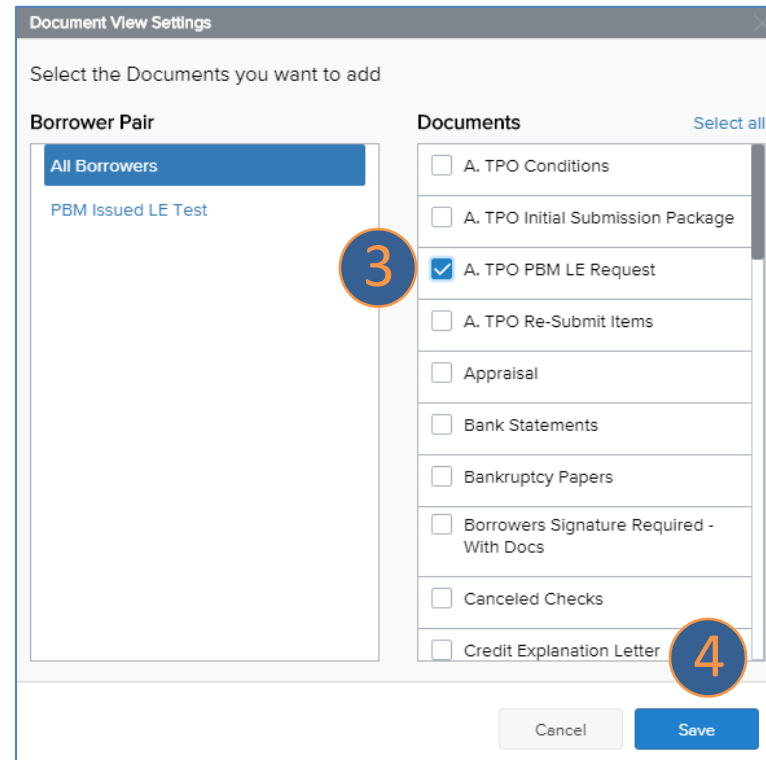
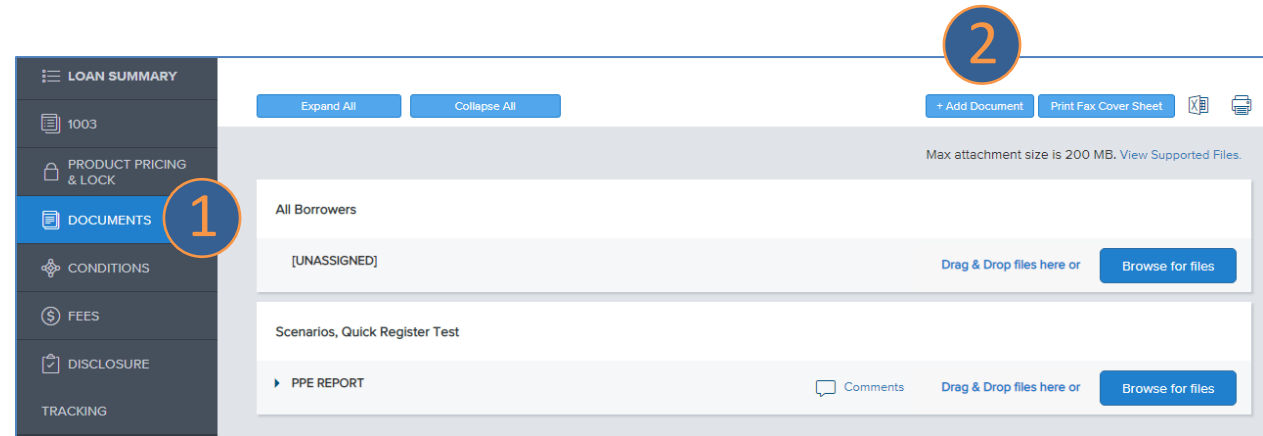
Adjustments	Rate	Price	Price(\$)
BASE	4.750	101.360	\$3400.00
FICO/LTV		-0.500	\$(1250.00)
Net	4.750	100.860	\$2150.00

Cancel Float Request Lock

****Note:** Loan must be a Float or Locked for PBM to issue the Loan Estimate. Locking a loan triggers an application.

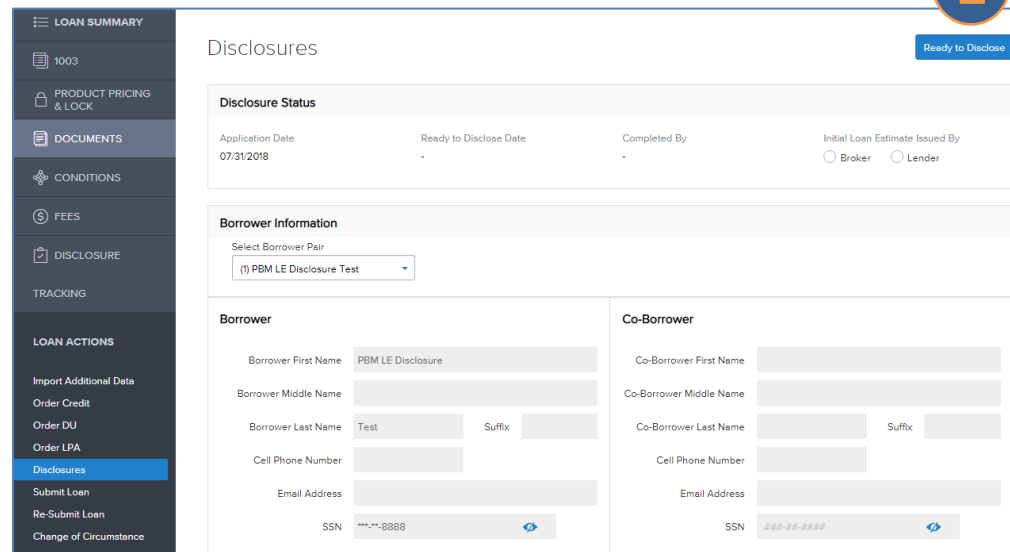
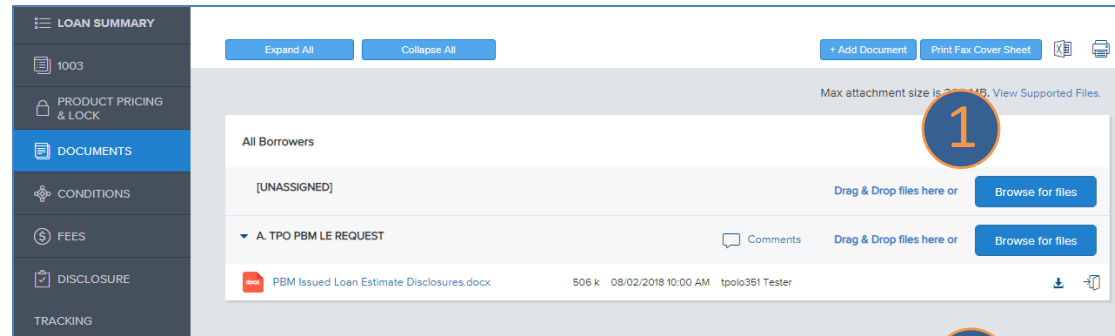
PBM Issued Loan Estimate:

1. On the left, click **Documents**.
2. Click the **+ Add Document** button.
3. On the **Document View Setting** dialogue box, select a borrower pair and then select **A. TPO PBM LE Request** from the documents list.
4. Click **Save**.



PBM Issued Loan Estimate:

1. Click the **Browse for Files** button to select a file from your computer to attach to the **A. TPO PBM LE REQUEST**, or you can also use the **Drag and Drop** files here function.
2. Once documents have been uploaded to the **A. TPO PBM LE REQUEST** you **MUST** go to **Disclosures** under **Loan Actions** on the left and click the **Ready to Disclose** button.
3. A popup window will appear to confirm, click **Continue** to notify lender the loan is "Ready to Disclose".



By clicking "Ready to Disclose", you are indicating that the loan data necessary to disclose has been provided.

3

Cancel

Continue